1   described above can be implemented in any number of variations and in many

2   suitable programming languages without departing from the present invention. For

3   example, the order of certain operations carried out can often be varied, and

4   additional operations can be added without departing from the invention. Error

5   trapping can be added and/or enhanced and variations can be made in user

6   interface and information presentation without departing from the present invention.

7   Such variations are contemplated and considered equivalent.

8   While the invention has been described in conjunction with specific

9   embodiments, it is evident that many alternatives, modifications, permutations and

10   variations will become apparent to those skilled in the art in light of the foregoing

11   description. Accordingly, it is intended that the present invention embrace all such

12   alternatives, modifications and variations as fall within the scope of the appended

13   claims.

14   What is claimed is:

15

16

1   1.   A method of tracking online credit card usage by a user of an Internet

2   communication device, comprising:

3   monitoring entries made on the Internet communication device;

4   detecting instances of a credit card transaction in the entries made on the

5   Internet communication device; and

6   upon detecting an instance of a credit card transaction, storing information

7   describing the credit card transaction in a database accessible by the Internet

8   communication device.

9

10   2.   The method of claim 1, further comprising retrieving the information

11   describing the credit card transaction from the database via the Internet

12   communication device.

13

14   3.   The method of claim 1, wherein the detecting comprises matching an entry

15   with a stored sixteen digit credit card number.

16

17   4.   The method of claim 1, wherein the Internet communication device

18   comprises one of a personal computer, a personal digital assistant, a television set

19   top box, a wireless telephone and an Internet appliance.

20

21   5.   The method of claim 1, wherein the information describing the credit card

22   transaction comprises a monetary amount spent.

6.   The method of claim 1, wherein the information describing the credit card transaction comprises a date and time of the transaction.

7.   The method of claim 1, wherein the information describing the credit card transaction comprises a merchant name with which the transaction was carried out.

8.   The method of claim 1, wherein the information describing the credit card transaction comprises a user identifier.

9.   The method of claim 1, wherein the information describing the credit card transaction comprises a

10   The method of claim 1, further comprising carrying out a database function on the database.

11.   The method of claim 10, wherein the database function comprises totaling a monetary value of a plurality of transactions.

1   12.   The method of claim 1, further comprising:

2   upon detecting an instance of a credit card transaction, asking a user to

3   verify confirm storage of information describing the credit card transaction prior to

4   storing the information describing the credit card transaction in the database.

5

6   13.   The method of claim 1, wherein the database is stored within the Internet

7   communication device.

8

9   14.   The method of claim 1, wherein the database is stored in a location remote

10   to the Internet communication device.

11

12   15.   The method of claim 1, further comprising granting access to the database

13   to a creditor; permitting the creditor to charge a monetary value as a credit card

14   transaction; and permitting the creditor to enter the credit card transaction into the

15   database.

16

17   16.   The method of claim 1, further comprising granting access to the database

18   to a loyalty point provider.

19

20

1   17.   A computer system, comprising:

2   a processor having a central processing unit, an input device and memory;

3   a storage device coupled to the processor, that stores a database;

4   the processor being programmed to perform the programmed steps of

5   tracking online credit card usage by a user of the computer system comprising the

6   steps of:

7   monitoring entries made by a user using the input device;

8   detecting instances of a credit card transaction in the entries made

9   by the user; and

10   upon detecting an instance of a credit card transaction, storing

11   information describing the credit card transaction in the database.

12

13   18.   The computer system of claim 17, further comprising a display for displaying

14   the database upon receipt of a user command.

15

16   19.   The computer system of claim 17, wherein the detecting comprises

17   matching an entry with a stored sixteen digit credit card number.

18

19   20.   The computer system of claim 17, wherein the computer system is

20   embodied in one of a personal computer, a personal digital assistant, a television

21   set top box, a wireless telephone and an Internet appliance.

22

1   21.   The computer system of claim 17, wherein the information describing the

2   credit card transaction comprises at least one of: a monetary amount spent, a date

3   and time of the transaction, a merchant name with which the transaction was

4   carried out, a description of the purchase, and a user identifier.

5

6   22.   The computer system of claim 17, further comprising means for carrying out

7   a database function on the database.

8

9   23.   The computer system of claim 22, wherein the database function comprises

10   totaling a monetary value of a plurality of transactions.

11

12

1   24.   The computer system of claim 17, wherein the processor is further

2   programmed to carry out the step of, upon detecting an instance of a credit card

3   transaction, asking a user to confirm storage of information describing the credit

4   card transaction prior to storing the information describing the credit card

5   transaction in the database.

6

7   25.   The computer system of claim 17, wherein the storage device is situated

8   within the computer system.

9

10   26.   The computer system of claim 17, wherein the storage device is situated in

11   a location remote to the computer system.

12

13   27.   The computer system of claim 17, wherein the storage device is connected

14   to a network file server.

15

16   28.   The computer system of claim 27, further comprising program means for

17   permitting access to the database by a creditor so that the creditor can initiate

18   credit card transactions.

19

20   29.   The computer system of claim 27, further comprising program means for

21   permitting access to the database by a loyalty point provider.

1   30.   A method of tracking online credit card usage by a user of an Internet

2   communication device, comprising:

3   monitoring entries made on the Internet communication device;

4   detecting instances of a credit card transaction in the entries made on the

5   Internet communication device by matching an entry with a stored sixteen digit

6   credit card number; and

7   upon detecting an instance of a credit card transaction, asking a user to

8   confirm storage of information describing the credit card transaction;

9   if the user confirms storage of the information, storing information describing

10   the credit card transaction in a database within the Internet communication device,

11   the information describing the credit card transaction comprising a monetary

12   amount spent, a date and time of the transaction, a merchant name with which the

13   transaction was carried out, a description of the purchase, and a user identifier;

14   retrieving the information describing the credit card transaction from the

15   database via the Internet communication device;

16   carrying out a database function on the database, the database function

17   comprising totaling a monetary value of a plurality of transactions; and

18   wherein the Internet communication device comprises one of a personal

19   computer, a personal digital assistant, a television set top box, a wireless telephone

20   and an Internet appliance.

21

1   31.   A method of managing loyalty points, comprising:

2   storing transactions on a computer database;

3   granting access to the computer database to a loyalty point provider; and

4   receiving loyalty points based on the data stored in the computer database.

5

6   32.   The method of claim 31, wherein the transactions comprise credit card

7   transactions for a plurality of credit cards.

8

9   33.   The method of claim 31, wherein the loyalty points are provided on the basis

10 of purchases of the product brand.

11

12 34.   The method of claim 31, wherein the transactions comprise credit card

13 transactions for a plurality of credit cards; and wherein the loyalty points are

14 provided on the basis of purchases of a product brand.

15

16

1   35.   A method of managing loyalty points, comprising:

2   receiving access to a computer database of transactions made by a user;

3   and

4   granting loyalty points based on the data stored in the computer database.

5

6   36.   The method of claim 35, wherein the transactions comprise credit card

7   transactions for a plurality of credit cards.

8

9   37.   The method of claim 36, wherein the loyalty points are provided on the basis

10 of purchases of a product brand.

11

12 38.   The method of claim 31, wherein the transactions comprise credit card

13 transactions for a plurality of credit cards; and wherein the loyalty points are

14 provided on the basis of purchases of a product brand.

15

16

39.   A storage medium storing a set of computer instructions which, when executed on a computer, carry out a process comprising:

monitoring entries made by a user using an input device;

detecting instances of a credit card transaction in the entries made by the user; and

upon detecting an instance of a credit card transaction, storing information describing the credit card transaction in a database.

40.   The storage medium of claim 39, wherein the information describing the credit card transaction comprises at least one of: a monetary amount spent, a date and time of the transaction, a merchant name with which the transaction was carried out, a description of the purchase, and a user identifier.

41.   The storage medium of claim 39, the process further comprises carrying out a database function on the database.

42.   The storage medium of claim 41, wherein the database function comprises totaling a monetary value of a plurality of transactions.

43.   The storage medium of claim 41, wherein the process further comprises, upon detecting an instance of a credit card transaction, asking a user to confirm storage of information describing the credit card transaction prior to storing the information describing the credit card transaction in the database.

44.   The storage medium of claim 41, wherein the process further comprises permitting access to the database by a creditor so that the creditor can initiate credit card transactions.

45.   The storage medium claim 41, wherein the process further comprises permitting access to the database by a loyalty point provider.

1   46.   A computer system, comprising:

2   a processor having a central processing unit, an input device and memory;

3   the processor being programmed to perform the programmed steps of:

4   obtaining access to a computer database of transactions made by a

5   user;

6   carrying out a query of the computer database to determine

7   purchases that qualify for loyalty points; and

8   granting loyalty points based on the data stored in the computer

9   database.

10

11   47.   The computer system of claim 46, wherein the transactions comprise credit

12   card transactions for a plurality of credit cards.

13

14   48.   The computer system of claim 46, wherein the loyalty points are provided on

15   the basis of purchases of a product brand.

16

17   49.   The method of claim 46, wherein the transactions comprise credit card

18   transactions for a plurality of credit cards; and wherein the loyalty points are

19   provided on the basis of purchases of a product brand.

20

50.   A storage medium storing a set of computer instructions which, when executed on a computer, carry out a process comprising:

obtaining access to a computer database of transactions made by a user;

carrying out a query of the computer database to determine purchases that qualify for loyalty points; and

granting loyalty points based on the data stored in the computer database.

51.   The storage medium of claim 50, wherein the transactions comprise credit card transactions for a plurality of credit cards.

52.   The computer system of claim 50, wherein the loyalty points are provided on the basis of purchases of a product brand.

53.   The method of claim 50, wherein the transactions comprise credit card transactions for a plurality of credit cards; and wherein the loyalty points are provided on the basis of purchases of a product brand.